### FINE WEATHER THIS WEEK

Seeding in this district is not very far advanced at the mencing on May 18th, The present time, owing to condi-tion of the ground being too wet, however, with good weather two weeks will make a great difference in the number of acres seeded. In this district we have moisture, the growth is rapid and there is prac tically no danger of frost so tha it will not be too late.

### Chinook Had Bad Dust Storm

While setting up 'Fine Weath er'a had dust storm came suddenly with an extremely high

ORDER CARS OFF ROAD

Toronto (C P)-Eight officers stanced materists on Toronto streets as the city police de partment extended its cam paign for safe driving by test jug brakes, steering equipment horns and wind shield wipers. Sixty cars have been ordered

1 Used Radio

Chinook, Alta.

paper Samples.

386

771

### Wednesday Afternoon Half Holiday To Begin

The Stores will be closed on Wednesday afternoon com-Post Office will be closed also. starting with June 1st.



### Vancouver - Victoria Seattle

GOI	NG:		
JUNE	10	11	15
JUNE	24	25	26
JULY	8	9	10
JULY	22	23	24
JULY JULY AUGUST	12	13	14
BOOK YOUR H	OI ID/	YS N	nw

ce of Travel --- Good hes, also in Tourist and Sta Sleepers upon payment regular berth fare.

AIR-CONDITIONED equipment Moderate cost Meals and Specia Service to Coaches. further particulars, enquire any Agent

CANADIAN NATIONAL

398

Phone 10

RADIOS

1938 PHILCO RADIO
For as little as .\$34.95

**1938 PHILCO RADIO** For as little as .\$34.95 at 10.00 \$\frac{1}{2}\$

1Used 2-volt Wet Battery 770 EVERREADY "B" BATTERIES \$2.95

"B"

"C"

Radios, Aerials, Tubes,

Batteries, Clips in stock.

COOLEY BROS.

Radio Head Quarters

Shoe & Harness Repairs

Prices Reasonable

Also Watch and Clock Repairs

See the New Spring Wall-

### NOTICE

IN THE MATTER OF THE CHI-NOOK AGRICULTURAL SO-CIETY, IN LIQUIDATION,

Pursuant to the Agricultural Society
Act, the Minister of Agriculture
has authorized the Liquidator to call
a meeting of the persons who were
members of the Society immediately
before its disorganization, for the
purpose of passing a resolution
regarding the disposition of any
surplus

This meeting will be held at the home of Mrs. B. G. Todd, of Chinook, at 8.30 p. m. on Saturday, May 21st. 1938

P. G. JOHNSON, Liquidator Chinook Agricultural Society [in Liquidation]

### Marketing Of Poultry

Considerable confusion had arisen among local food merchants regarding the new regulations fo grading and marketing of egg and licensing and bonbing dealers in poultry and poultry p oduce under the Live Stock Marketing Act, the Herald was told today, and efforts were deing made to hold a meeting of both wholesalers and retailers of these products to discuss the difficulties

According to A. C MacKay secretary of the Retail Merchant Association, some merchants, al ready licensed under the Licens ing of Frades and Businesses Act were inquiring if a second license was now necessary, as other trades were exempted if paying

It is planned to hold the meet ing Thursday evening and, it possible, have R. H. Ennismore, of the Dominion egg grading branch, discuss the matter with the merchants,

Mass Bible mee ing Called for June 20

the fourth centenary of the open their land and now have good Bible in England were made at reason to believe that their the regular meeting of the Bible Society.

June 19th will be observed as Bible Sunbay" throughout the city, and on June 20 a mass meeting will be held in the Vic toria pavillion, Chief speakers will be Rt. Rev. L. Ralph Sherman, Anglican Bishop Cal-gary and the Rev, D, H. Telfer.



## Week-end Grocery Suggestions

Onions 4 lbs	.25c
Catsup 2 tins	.25c
Aylmer Pork & Beans 16 oz.	.10c
Pure Strawberry Jam per tin	.70c
Aylmer Orange Marmalade	.55c
Carnation Milk tall tin 9	for \$1.00
Alberta Rose Flour 98 lb sack	\$3.70

Raw Hide Halters, Sweat Pads, Snap, Rivets and Buckles

BANNER HARDWARE AND GROCERIES

### CAUSE for OPTIMIS1M

THIS year the prairie provvinces are experiencing an ideal and long deferred spring season Light but persistant rainfall has been reported from all sections of the wheat belt in the past few weeks. the districts which were most dronth-ridden in recent years are now soaked with moisture, Southern Saskatchewan had many heavy showers during the past month and in some parts, the land is still too wet for spring seeding.

The crop outlook was never brighter at this time of the year. A recent official report from Ottawa said that soil conditions in the west have never been as excellent as they are at the present time. The news will be welcomed from coast to coast because a bumper prairie crop means much to the general prosperity Dominion. It will special thanksgiving and remem framers who, in spite of five brance services in celebration (for six dry eacons) faith and endurance are to be well-rewarded.

There are still hazards to be faced-late drouth, hail and rust in some areas-but the worst danger seems to be well past, that the dry, parching weather when seeding is in progress. The west has always garnered its greatest crops after springs such as the present, and there is much reason to hope that this will prove to be that "next year' to which the prairie farmers have looked forward to for so long.

### **ROUND ABOUT** THE TOWN

ehaved so badly this week that we didn't have room in the col umn for all the gossip, so, rather than favor some we have decided to omit it all this week,

# How Does Life Insurance Benefit Living Policyholders?

Answer.-It enables policyholders to build a substantial cash reserve for future needs. at the same time ensure protection for their

Question.-How does Life Insurance ensura funds for retirement?

Answer .- When the need of protection is passed, the proceeds of a policy may be used to provide a guaranteed monthly income.

Q.—What percentage of Life Insurance payments are made to living policyholders?

A .- Approximately 75 per cent.

Q .- How is the balance of these payments made?

A .- In death benefits to the beneficiaries of policyholders.

Q.-How much money does Life Insurance distribute each year to *living* policyholders in Canada?

A .- More than \$100,000,000 a year.

This is the sixth of a series of messages sponsored by Life In-surance Companies operating in Canada. The seventh, to appear in two weeks time, will show how Life Insurance savings finance mortgage loans.

## Life Insurance



### W. J. Gallaugher 1st Door North of Hotel



### A Dwindling Asset

One can imagine the consternation that would be created in Western Canada if it were predicted that the time is coming within the ken of the present generation when the prairies and the foothills of the Rocky Mountains will be denuded of much if not all of its feathered and furred life; when a game bird would be literally a raja axis and when the appearance of a fur-bearing animal would be so uncommon as to occasion a newspaper

paragraph.

To many people such a prospect is unthinkable and to all lovers of nature and the great outdoors such a possibility is almost too painful to mention, yet there are evidences that a disaster of this magnitude may not be altogether imaginative.

Such evidence was forthcoming at a recent meeting in Regina, Saskatchewan, under the auspices of the Fish and Game League, when a hundred participants in a contest which called for suggestions for better measures for the conservation of wild life were unanimous on one thing, and that was that there is a noticeable decline this year in the number of migratory birds visiting the province and that this decline has been going on for a number of years.

birds visiting the province and the control of the

arouse themselves to take the necessary steps to prevent a great disaster.

\*\*A Practical Idea\*\*

While opinion as to the dwindling numbers of the denizens of woods and open prairies was unanimous, methods which might effectively be applied to stem the process of ultimate elimination were many and varied. Among them were proposals that bag limits be reduced, open seasons be shortened, a closed season of one or two years for all whild life, except of the predatory varieties, be imposed, that game laws be more strictly encred, and others.

But one of the most intriguing and perhaps practical proposals came in the form of a suggestion that provision be made for the establishment of a wild life sanctuary of one section of land in every township, coupled with the advecacy of the use of this square mile of land, enclosed by a single line barbed wire fence, for practical studies in wild life and manifestations of nature by the students of the schools within the township.

Such a suggestion is worthy of some serious consideration, for it gets close to the roots of the problem—the value of education as a means of conserving wild life, the inculcation of love of bird and beast and fish, together with the development of true sportsmaship and the protective spirit which is inherent in all who observe Nature with understanding and learn to admire her ways.

What child, for example, who has watched the skill with which the

dmire her ways.

What child, for example, who has watched the skill with which the What child, for example, who has watched the skill with which the parent birds skilfully construct their nests and the loving care they expend in hatching and rearing their young would wish to wantonly destroy the ruits of their pleasure and knowledge? What child to whom the mysteries of Nature have been revealed first hand in this manner would want, when he becomes a man, to take life unnecessarily or to butcher in wholesale manner?

### A Certain Sequence

A Certain Sequence
Yes, education will do much to preserve, not only for the present generation but for those yet unborn, the magnificent heritage which has been bequeathed to us by Nature. To know and to understand is to admire and to admire is to protect. It is a sequence which is as unalterable as the laws of the Medes and Persians.

Coincident with the establishment of small but innumerable sanctuaries, restrictive measures might also be applied in connection with campaigns for the slaughter of predatory birds and mammals, such as the crow, the magnic and the gooher.

the slaughter of predatory birds and mammals, such as the crow, the magple and the gopher.

It is essential, of course, that those species which prey on desirable varieties or which take heavy foll of crops be destroyed, but children should not be encouraged to take part in such campaigns without proper supervision, lest it lead to indiscriminate destruction of good and bad alike.

An illustration of the evil effects of such unrestricted, unsupervised participation in campaigns of this kind on the part of juveniles was recently reported in a large paralic town where a band of youths went out to take crows' nests and nestlings in the belief that they were doing a good work. In the bag that they brought back to town were not only the remains of crows and crows' eggs, but it was quite apparent that they had destroyed nests, eggs and young of practically every variety of bird inhabiting the district.

Campaigns of this kind when conducted indiscriminately by young peo-

district.

Campaigns of this kind when conducted indiscriminately by young peo-ple without proper supervision and by youth who are unable to distinguish between species not only may result in irreparable damage to desirable wild life but tend to develop a lust to kill for the sake of killing, thus perpetuat-ing the antithesis of good sportsmanship.



Letter From Queen Mary

so of such unrestricted, unsupervised and on the part of juveniles was recently re a band of youths went out to take left that they were doing a good work. A book, "Coronation Cavaleade," was presented to Miss Jean Black by yevery variety of bird inhabiting the inducted indiscriminately by young peoply youth who are unable to distinguish in irreparable damage to desirable wild for the sake of killing, thus perpetual-bilip.

Wheat For Poultry

Wheat For Poultry

Wheat For Poultry

Wheat For Poultry

More wheat is being field to live, stock and poultry in Canada. The preliminary estimate of the wheat feel or to be feel during the 1997-88 (unshels in the 1936-35 assons.) Heavier per lambility of more wheat from the 1937-crop in these provinces than was the furge of the Windsor Daily Star, estimate of the wheat feel or to be feel during the 1937-88 (unshels in the 1936-35 assons.) Heavier feeling of wheat in 1938 has occurred in Ontario, Manthola, Alberta, and British Columbia, with the availability of more wheat from the 1937-crop in these provinces than was the burge above the water is below the water and british columbia, with the availability of more wheat from the 1937-crop in these provinces than was the burge above the water is below the water as also as all while a present of the present of the present of the present overeing the transport of the present overeing the present overeing the transport of the present overeing the present overeing the present overeing the present overeing the multi
Board Provinces of the present overeing the multi
Board Provinces (and and under the presentation of the present overeing the transport of the present overeing the presentation of the present overeing the presentation of the presentation of the presentatio Famous Barber Dead
Francois Haby, 76, former Kaiser
Wilhchm's private barber for 26 years and companion to his imperial massive as Haby who invented the bayonetwas Haby who invented the bayonetloyal admirers.

It was once common belief that the
moon affected the minds of human
beings.

Wheat For Poultry
More wheat is being fed to livestock and poultry in Canada. The
wheat is being fed to livestock and poultry in Canada. The
ter or all his travels, is dead. It
fed or to be fed during the 1937-38.
bushels, as compared with 15,765,000
bushels in the 1937-37 season. Have
bushels, as compared with 15,765,000
bushels in the 1937-37 season. Have
ability of more wheat from the 1937
reprint the availability of more wheat from the 1937
reprint the provinces than was the
case in 1936.

### Before The Great War

Kruschen Salts Brought Lasting Relief

Ordinary headaches are bad enough, but they are as nothing compared to the awful pains of neuritis in the head, says this woman. Read how Kruschen completely banished the

head, says this woman. Read now Kruschen completely banished the Truschen completely banished the Truschen completely banished the Truschen and the Truschen and the Truschen and Truschen

### Canada's Wild Flowers

Before The Great War

World Was Not Then Enjoying Peace
And Stability
Before the outbreak of the World
War we must go back a hundred
years to the last preceding world ware
ending at Waterloo. But it is not
true, of course, that the world before
1914 was all peace and stability. It
is twenty years since the armistice,
and we have to reckon with Spain
and with Japan in China. Go back
twenty years behind 1914 and we
have to take note of such sizabile
events as the Balkan Wars, a South
African war and a Russo-Japanese
war. Our own skirmish with Spain
in 1898 is minor.
Go back another twenty years
from 1894 and we encounter a big
the yardstick a few years, can take
in the war between Geranay and
France in 1870. Go back less than
twenty years from 1870 and we must
reckon with the greatest of all ware
between Waterloo and the Marmeour own Civil War tragedy. For
sacrifice the war between the States
will compare, proportionately, vith
the World War.

About the same time as our own
Civil War there raged in China the
so-called Tal-ping rebellion. How
many people in Europe and Annerica
were excited over the Tal-ping war?
Some authorities say it cost 2,000,000 lives. But in those days people
and and ward and ward
ield not agonize over Chinese siaughters, as we do to-day by telegraph,
cable, wireless, canners and news
reel.—New York Times.

LAY AWAKE IN AGONY
WITH NEURITIS

Kruschen Salts Brought

Scientific Marvels

Doctor Has Experimented Seven the strength of the scientific to the

Increase In Man Power For All Nation's Armed Forces

# FOR ANY TYPE OF HOUSE For inexpensive homes or elaborate mansions, archi-tects and contractors are recommending GYPROC FIRE PROOF WALL BOARD for interior walls and ceilings: Owners recognize the many advantages of using GYPROC. advantages of using G1 PROC. It is Fire-proof—will not burn. It will not crack, warp or sag. It provides a smooth, seamless surface — perfect for any decoration. GYPROF Surface — perfect 101 a., decoration. It speeds up building — is conomical. WALL BOARD

Get the facts about GYPROC. Write today for free samples and useful information.

It costs no more than other and

Gypsum, Lime and Alabastine.

### CALGARY

### Scientific Marvels

### New System For Dentists



This new Firestone Standard Tire has everything you want—safety, mileage, carefree dependability.

Caretree dependaounty.

Never before have you seen so much tire for the money. Every tire carries the Firestone na me and guarantee — your assurance of greater non-skid efficiency, greater safety and longer mileage.

Before you buy any tire this Spring, first go to your nearest Firestone Dealer and see how he can save you money with this new Firestone Standard — the greatest tire value ever offered at these low prices.



and coffee. Many others—and all children—should never drink them. If you are one of these, try Postum's

30-day test. Buy Postum and drink it instead of tea and coffee for one

## WHAT HO!

RICHARD CONNELL

By Arrangement With Thomas Allen, Publisher, Toronto.

CHAPTER X .-- Continued

"Maybe you think I couldn't get it?" said Mr. Wyncoop. "Why, be-tween us we could raise ten million, twenty million, thirty million—" "We?"

"We?"
"Sure, Me, you and Ernie."
"I shall give the matter most serious thought," promised Sir Peter.
"Perhaps you'd care to drop in on me in Lombard street when you're in Londan..."

"I'll be there with bells on," said Mr. Wynccop. "Lets sing—" "In a fog-horn voice he carolled—

"I'm from Iowa, Iowa, Out where the tall corn grows'

rising when he came to the words
"tail corn" and raising his hand
above his head to show the phenomenal height attained by the crops
of his native state.

"I'm forty-four."
"I'm forty-four."
"Just the right age. Im sixty—by
se calendar—but twenty-one here—"
te calendar—but twenty-one here—"
"I'm thirzzy." said Mrs. Phelps.
"Thirzzzy? Oh, I see— Here you
""."

"Thi thirzzy," Sun and Third third the wine glass.
"Happy?" he asked.
"I haven't been so happy since I was chosen for the daisy chain at Vasan," said Clara-Martha Phieps, dreamily.
The earl raised his glass.
"Here's to knowing you better, tools," he said.
She clinked her glass against his.
She clinked her glass against his.
"And vice versa, hig boy," she said.
Parties end. Morning was steating into the shoes of night when the fair speed the last guest to bed, and gained his own with only a little saistance from Crump. Soon snores of aristocratic and plebelan origin sounded softly through castle halls.
In his tower room Ernest Bingley was steeping the sire of the reasonably just and vry tired when some-bing wook him. His coyes the vegon and he found himself staring into the muzzle of a pistol pointed straight to the muzzle of a pis



YOUR MONE

F SWITCHING TO POSTUM DOESN'T HELP YOU!









### CHAPTER XI.

(3)

phosts, Mervin."

"Naw. But if I seen one, I'd kick
the gizzard out of him."

"Who told you about our ghost?"

"Ote Crump. He claims the ghost;
to a boy once. He was just my sge,
to a boy once. He was just my sge,
to a boy once. He was just my sge,
to a boy once. He was just my sge,
"Je doubt if he'll ent you. Mervin."

"He better not," said Mervin.

"Do you know what time it is?"

"Now?"

"Corks?" Mervin was full of con-tempt, "I want a real gun that shoots bullets. Dum-dums, I need

wouldn't we? Forty-live automaties."
"We?"
"Me and my mob."
"Have you got a mob, Mervin?"
"Yeah. But I need two more right
guya, "replied Mervin. "So far I only
got me and you."
"Not me," said Ernest hastily,
Master Mervin made his soft face
as hard as he could, and fixed Ernest
with narrowed, bendy eyes.
"Oh, yeah?" he snaried. "Oh,
yeah?"

(To Be Continued)

Probably the greatest distance chiselled on any milestone is that on ein an old fort near Hamilton, you guard all the exita?"
Bermuda. It reads: "London, 3,076 County Constable—"Yes, but we miles." A homesick engineer is believed responsible.

2254 the entrunces."

guya," replied Mervin. "So far I only got me and you."

"Not me," said Ernest hastlly, master Mervin made his soft face as hard as he could, and fixed Enest with narrowed, beady cyes.
"Oh, yah?" he snarled. "Oh, yeah?"
"No Hollywoodian heavy could have done it better.

"Oh, yeah?" said Ernest.
"Lissen, wise guy," said Mervin, "Jones, wise guy," said Mervin, "Yuses."
"I dand. Start with "Home Sweet Home."
"What beans?"
"Yurs."

"I "I have no beans," stated Ernest.
"Oh, no? I got plenty on you."
Mervin grated-piped in his chameleon yole." "Don't think I'm dumb just because I got flunkyd outa four schools. I hear plenty."
"Key-holes," replied Mervin, uniabashedly, "See this watch?"
"I do, and a very grand one it is."
"Cost seventy-five lish," said Mervin, "Mom give it to me. And Pops promised to give me a high-powered roadster soon as we get back home. Try and figure out why, you two-time hee."

"Blackmail and bribery, I suppose," said Ernest unbandon.

Skill Our Best Customer

Figures Show United Kingdom Buys Most Cunadian Wheat can be made what Cunadian Wheat can for the growing many tens, eyes for the growers turn again to the yole on free reparked as formidable com-spectifors in export may be forced by internal conditions to look for imports. And some of the competitors which a ago, notably Russia, have been forced by internal conditions to stacken pressure in selling abroad.

It have no beans," stated Ernest.
"Oh, no? I got plenty on you."

Mervin grated-piped in his chameleon is still our best wheat customer, a learn when the United Kingdom law what for the competitors which as a sea by the Canadian Board of Grain when tree overing exports for it is shown that the United Kingdom law when the competitors which as a sea by the Canadian Board of Grain when tree overing exports for it is shown that the United Kingdom law when the Dominion feet on presure in selling abroad.

It have no beans," stated Ernest.
"Oh, no? I got plenty on you."

I shown that the United Kingdom law the growing profestiors which as a fac

in' heel."

"Blackmail and bribery, I suppose," said Ernst unhappily.

"It sure is," agreed Mervin, prouthly, "It sure is," agreed Mervin, prouthly, "It sure is," agreed Mervin, prouthly, "It such dopo on this frame-up. So kick-in—or else—"

"Or else what?" asked Ernest, wondering if he pushed Mervin into the most it would be accounted more than a venial sin.

An extemporaneous speech is one where the speaker doesn't know what he's going to say before he starts and his audience doesn't know what he said after he finishes.

Ontario, and we'll refund full pur-chase price, plus postage. Postum is delicious, economical, easy to pre-pare, and contains no caffeine.

Those Employed By Other Countries
Sound Very Strange

When we meet a friend we say
"How do you do?" or "How are
you?" In other countries there are
different kinds of greetings, some of
which sound very strange.
In some parts of India the greeting
is "Praise God, is your nose fat?" to
which the reply is "Thank God, my
nose is fat." After this the questioner says, "Then, may you live a
thousand years,"
In Persia when a person meets a
friend he says, "May your shadow
never grow tess." In Egypt people
say, "How do you perspire?" The
Chinese and Japanese remark is,
"How is your stomach? Have you
caten your rice?"
Russian people inquire "How do
you live?"; in Poland the question is
"How do you keep yourself." French
folk politely ask, "How do you carry
yourself?" While in Holland a correct greeting would be, "How do you
fare?" When the Italians meet they
say, "How do you stand?"

A Philadelphia Record columnist

Ar Philadelphia Record columnist asserts that there were enough Smiths in the American forces dur-ing the Great War to make 15 regi-ments of 3,600 men each. In simple arithmetic, 54,180.

Only about 50,000,000 of India's read any one of the doz languages spoken there.



# For Your Preserving



Use It This Year



APPLEFORD PAPER PRODUCTS LTD. WINNIPEG - REGINA - SASKATOON - CALGARY - EDMONTON

ALATINT IS WASHABLE says "Alabastine Al" Provide soft and restful wall finishes that protect the eyes dark or too bright::: use
ALATINT for attractive
walls and ceilings

. WATER-COLOUR TINTS FOR ECONOMY .

### Chinook

### Beauty Shoppe

Marcel.		.50 cts	
Reset		25 cts	
#inger w	ave	25 cts	
41	[dried].	.35 cts.	
Shampoo		25 cts	

Mrs. W. Gallaugher Prop.

See E. Robinson

For DRAYING Or TRUCKING Any Kind Satisfaction Guaranteed

RESTAURANT and FRESH MEAT

Meals at all hours All Kinds Tobacco and Cigarettes ICE CREAM. SOFT DRINKS and Confectionary

MAH BROS

Well, it certainly looks like condolences. the country's 'coming back' alwent to points south and west,

W. A. Todd

Issuer of CAR and TRUCK

Commissioner for Oaths Registrar of Births, Deaths



CHINOOK UNITED CHURCH

Church Service will be held every Sunday at 215 p m Come and bring your friends in worship.

Rev. Mr. Whaley Youngstown

### TO PROVIDE BOWEN WITH OFFICE, CAR

Edmonton (C P) space and secretarial staff will be provided at the legislative buildings for Lieut-Governor I C Bowen's official duties,

It is expected His Honor will vacate Government House

It was also learned an auto mobile would be available to lieutenant governor for official duties,

### The Dear Departed

Drumheller (C P) - Gerry Fish knew today how popular e is in Drumheller.

The bakery manager took ill on Tuesday and was in bed In the meantime, a rumor that he had died circulated

The minister called at his home to offer his services florests received many orders for wreaths, and friends ken

Mr. Fish said he would be sight, especially that part that too busy catching up with his work to attend funeral service

Correct Error

In last week's issue of the Advance we announced the death of Mrs. Carl Hittler, of Youngstown, which we are

glad to say was an error. A Mrs, Anthony Hittler wh was very ill and not expected to recover, a rumor circulated that Mrs. Carl Hittler died,

### To Restore Water and Ducks in Western Canada

T. C. Main. General Manager o Ducks Unlimited (Canada) announces the appointment of E S Russenholt as Assistant Genera Manager, Mr. Russenholt is well known, in publicity, natural re sources and conservation fields in Western Canada, His appoint ment is another step in complet ing the executive and technical organization of Ducks Unlimited

The program of Ducks Unlimi ted (Canada) for this season is in full swing, Plans call for the ex and \$3,000,000 over the next five Morrell, years.

This money is being raise and expended through the organz-d cooperation of sportsmen and conservators in Canada and United States, to restore and multiply the numbers of wild ducks North America's great duck prod icing area; in Manitoba, Sask-a chewan and Alberta.

The program includes restoration and maintenance of water areas! destruction of crows and o ner predatore; research and observation of diseases; provintion of forest and prairie fires; preo ction of nesting areat, etc

authorities and community leaders throughout Western Canada excellent opportunity of h are cooperating whole-heartedly because the work done to multi ply the duck crop will vitally

and countless individuels interes . Branch. ed in conservation throughout Western Canada - is proved by the flood of letters pouring into crop germinates favorably and office, at 505 Commeacial Building, Winnip g, urging action on various projects and sub-mitting suggestions therefor,

ed on projects selected for im-mediate development. It is hoped to utilize moisture at hand that at Big Grass Marsh, near before winds dry out the top Gladstone, Manitoha, and Water-hen Lake, South of Kinistino.

Further, with the seed 1 hen Lake. South of Kinsting.
Saskatchewan, construction will be well forward by the end of seed left in the ground for May, so that spring runoff may be utilized in restoring the ideal of the seed terms of the ground for several days does not improve. If anything, it is inclined to o is duck production for which these control these centres were noted years

Preliminary work is proceeding Seed Branch explained, is a at Yellowgrass Marsh, near Weyburn, Saskatchewan, and in varous other other areas where the former vast production of ducks as been sadly depleted in recent that another two weeks would cars. Maintenance will be a seed of the seed of t Vestern provinces this season, in by a spell of very hot weather addition to numbers of lesser de during late May and June.

### Local News

Mrs. S. H. Smith of Hanna was a Chinook visitor on Wednesday, the guest of Wednesday, the Mrs. W. Gallaugher.

Mr. N. D. Stewart was a Calgary visitor last week.

Mr, and Mrs. N. E. Nystrom left for Calgary on Saturday returning this week.

Mr. Earl Robinson motored to Bonar on Saturday and reports having had a very enjoyable (?) drive.

Mrs. P. Petersen is a Cal gary visitor this week

Miss Ina Rennie of Calgary visited at the home of Mrs W. Gallaugher on Wednesday

Mr, and Mrs. E Blagen and children motored Calgary luesday.

Mr. and Mrs. W. Thompson penditure of \$100,000 in 1938; the home of Mr. and Mrs. visited over the week end at

### W cman, 102, Eustles

Lindsay, Ont. (U P) - Mrs Elizabeth McConnell celebrated her 102nd birthday here by start ing her annual spring cleaning o her spotlessly kept home, She cooks the meals in her home, does all the usual housekeroing tacks and is an expert knitter and crotchet worker.

### Farmers Told Not To Worry At Crop Delay

Farmers worrying over delayed scering still have an vesting a bumper crop this fall

Records of other y ars ser e to offer a word of cheer, as the to offer a word of care to be benefit farms, ferests, furs – and the entire economic life of the A est. That Ducks Unlimited (Can-ination tests on lucted and (a) fills a long-want - as a bundles of data collected an centre of action for organiza ions nually by the Dominion Seed

Records at the branch indi

Seed Might Deteriorate

Over the course of years Prelimitarry work is being rush little advantage has been on projects selected for imfound in early seeding, unless

Further, with the seed bed

The major requirement a present, Frank

ears Major projects will be put a different complexion on indertaken by Ducks Unlimited the situation. When seeding canada) in each of the three is that late, it is often followed

## FIGURES IN A BOOK?

What gives rise to a loan?

"Credit can only be issued against real assets... The amount of credit must always be limited to the amount of free money . . ."

That was written by one of the greatest of Socialists—by the late Viscount Snowden of Ickornshaw, Philip Snowden, in 1935 — little more than two years ago.

Few stood so long or so resolutely in the forefront of public controversy, or aroused such fierco opposition by vigour of opinion or severity of tongue — and none passed to his rest having caraced greater public respect than Viscount Snowden.

His career was a triumph of sturdy British character. He took an unpopular course during the Great War, but late became one of his country's great figures, standing firmly for his convictions and for soundness in the financial structure of Great Britain.

His words quoted above apply to Canadian banking today with all the force with which he applied them that day to banking in England. The Canadian banking system is a British system, adjusted from time to time to fit the needs of a developing nation in the changing scene of this new world.

Credit can only be issued against real assets. That is as true today as ever. You cannot create credit by verting figures in a book. You cannot make loans regardless of deposits, collateral or repayment, then write the toans up with a fountain pen as figures in a book labelled "Deposits" and lend then are and over.

If you could, then bankers in any country would need no more than a fountain pen to prevent bank failures.

During the last ten fiscal years Canada's chartered banks have paid more than \$397,-000,000 in interest on deposits. If they could create deposits by the magic process of writing figures in a book, they could have saved that \$397,000,000!

have saved that \$397,000,000!

And if banks could lend ten
times the amount of their deposits, collecting interest each
time, bank profits would become a national scandal, dividenda would be paid in astronomical figures, people would be
selling all they had to buy bank
shares, and there would he a
land office rosh on at Ottawa
for bank charters.

But what says the frast?

But what are the facts?

Bank profits last year averaged less than half of one per cent, on total assets — a lower margin than that of any other class of business, corporate or individual.

Dividends are less than 4½
per cent, on shareholders investment; nobody is scrambling
to sell all he owns to invest
the bank shares, and there is no
land office ruelt at Ottawa for
bank charters — though no
application has been refused in
the last fifteen years.

Banks perform no miracles.

They keep cash reserves more than sufficient to meet the average daily withdrawals. They keep much more in forms read-ily convertible into cash, should any emergency ever arise.

By reason of their strong liquid position Canada's chart-cred banks have money awaiting demand — just awaiting safe loaning opportunity.

Banks cannot lend money unless people want to horrow it. They have no monopoly of the business of extending credit, for the cash reserves of many other corporations find a useful earning outlet in the same way.

Some loans directly give rise to deposits; but have you ever considered what it is that gives rise to a loan? A man's realizable assets accumulated from his own work, plus his own character, ability and willingness to repay.

All deposits are not the direct result of loans. People do not borrow money and pay interest on it to leave it on deposit at a lower rate or no rate at all.

They betrow money for use. They draw it out promptly and use it in the expectation of making a profit over and above the bank charges.

Let us remind you that de-posits of any kind are always payable to the depositor, or to his order, in cash.

### THE CHARTERED BANKS OF CANADA

Your local branch bank manager will be glad to talk banking with you. He will be glad to answer your questions from the standpoint of his own experience. The next article in this series will appear in this newspaper. Watch for it.

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The Chinook Advance

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